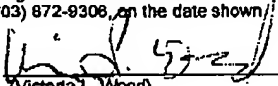


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Docket No.: 65316-0008
(PATENT)

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| I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office, facsimile no. (703) 872-8308, on the date shown below. | |
| Dated January 11, 2006 | Signature:  (Victoria L. Wood) |

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Yuichi Takatsu

Application No.: 10/036,009

Confirmation No.: 2437

Filed: December 26, 2001

Art Unit: 3622

For: Electronic Settlement Apparatus, Electronic
Settlement Method, Storage Medium, and
Computer Data Signal

Examiner: D. Lastra

AMENDMENT IN RESPONSE TO FINAL OFFICE ACTION

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

In response to the Office Action dated August 24, 2005 please amend the above-identified U.S. patent application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 8 of this paper.

Remarks/Arguments begin on page 9 of this paper.